

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Frank R. Skrajny**  
**Janet E. Owad-Skrajny**  
Debtor(s)

Bankruptcy Case No.: 19-20606-JAD  
Issued Per Mar. 25, 2019 Proceeding  
Chapter: 13  
Docket No.: 30 - 5  
Concil. Conf.: August 29, 2019 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 18, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Aug. 29, 2019 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: March 29, 2019

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Frank R. Skrajny  
 Janet E. Owad-Skrajny  
 Debtors

Case No. 19-20606-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 149

Page 1 of 3  
 Total Noticed: 57

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db/jdb +Frank R. Skrajny, Janet E. Owad-Skrajny, 1108 Queens Mill Road, Aliquippa, PA 15001-4542  
 14995986 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 14995983 +Amex, P.O. Box 981537, El Paso, TX 79998-1537  
 14995989 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 14995990 +Bank Of America, 4909 Savarese Circle, Flt-908-01-50, Tampa, FL 33634-2413  
 14996002 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 14995999 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
 14996005 Citi, P.O. Box 183067, Columbus, OH 43218-3067  
 14996006 +Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217  
 14996007 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 14996008 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 14996009 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 14996016 +Costco Go Anywhere Citicard, Po Box 6190, Sioux Falls, SD 57117-6190  
 14996017 +Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, Po Box 790040,  
 St. Louis, MO 63179-0040  
 14996021 +Embrace Home Loans, PO Box 8068, Virginia Beach, VA 23450-8068  
 14996027 +Nissan Motor Acceptance, PO Box 742658, Cincinnati, OH 45274-2658  
 14998495 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
 14996029 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180  
 14996030 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5,  
 Cleveland, OH 44101-4982  
 15006358 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14996031 +Sears, PO Box 6189, Sioux Falls, SD 57117-6189  
 14996044 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
 14996042 +Target, Po Box 673, Minneapolis, MN 55440-0673  
 14996043 +Target, PO Box 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: kburkley@bernsteinlaw.com Mar 30 2019 02:46:12 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 30 2019 02:51:35  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14995982 E-mail/PDF: gecsed@recoverycorp.com Mar 30 2019 02:51:27 Amazon, c/o Synchrony Bank,  
 PO Box 965036, Orlando, FL 32896-5036  
 14995991 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 30 2019 02:52:04 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238  
 14995994 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 30 2019 02:51:07 Capital One,  
 Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14995997 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 30 2019 02:51:05 Capital One Na,  
 Po Box 26625, Richmond, VA 23261-6625  
 14995998 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 30 2019 02:51:03 Capital One Na,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14997366 +E-mail/Text: bankruptcy@cavps.com Mar 30 2019 02:45:49 Cavalry Investments, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14996793 +E-mail/Text: bankruptcy@cavps.com Mar 30 2019 02:45:49 Cavalry SPV II, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14996011 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 30 2019 02:45:01 Comenity Bank/kingsize,  
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 14996010 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 30 2019 02:45:01 Comenity Bank/kingsize,  
 Po Box 182789, Columbus, OH 43218-2789  
 14996014 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 30 2019 02:45:01 Comenitycapital/bosco,  
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 14996012 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 30 2019 02:45:01 Comenitycapital/bosco,  
 Po Box 182120, Columbus, OH 43218-2120  
 14996019 +E-mail/PDF: pa\_dc\_ed@navient.com Mar 30 2019 02:51:36 Dept of Ed / Navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 14996020 +E-mail/PDF: pa\_dc\_ed@navient.com Mar 30 2019 02:52:05 Dept of Ed / Navient,  
 Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635  
 14996022 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 30 2019 02:45:01 King Size,  
 P.O. Box 659728, San Antonio, TX 78265-9728  
 14996024 +E-mail/Text: bncnotices@becket-lee.com Mar 30 2019 02:44:49 Kohls/Capital One,  
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 14996023 +E-mail/Text: bncnotices@becket-lee.com Mar 30 2019 02:44:49 Kohls/Capital One,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
 14996026 +E-mail/Text: bkr@cardworks.com Mar 30 2019 02:44:31 Merrick Bank/CardWorks,  
 Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 14996025 +E-mail/Text: bkr@cardworks.com Mar 30 2019 02:44:31 Merrick Bank/CardWorks,  
 10705 S Jordan Gateway, South Jordan, UT 84095-3977

District/off: 0315-2

User: jhel  
Form ID: 149

Page 2 of 3  
Total Noticed: 57

Date Rcvd: Mar 29, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14996028	E-mail/PDF: cbp@onemainfinancial.com Mar 30 2019 02:50:54	One Main Financial,
	P.O. Box 183172, Columbus, OH 43218-3172	
15004823	+E-mail/PDF: cbp@onemainfinancial.com Mar 30 2019 02:50:52	OneMain, PO Box 3251,
	Evansville, IN 47731-3251	
14996032	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:51:56	Synchr/hhgreg, C/o Po Box 965036,
	Orlando, FL 32896-0001	
14996033	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:51:56	Synchr/hhgreg, Attn: Bankruptcy,
	Po Box 965060, Orlando, FL 32896-5060	
14996543	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:51:56	Synchrony Bank,
	c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
14996035	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:51:56	Synchrony Bank/ JC Penneys,
	Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060	
14996034	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:51:56	Synchrony Bank/ JC Penneys,
	Po Box 965007, Orlando, FL 32896-5007	
14996037	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:51:27	Synchrony Bank/Gap,
	Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060	
14996036	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:51:27	Synchrony Bank/Gap,
	Po Box 965005, Orlando, FL 32896-5005	
14996039	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:50:58	Synchrony Bank/QVC,
	Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060	
14996038	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:51:27	Synchrony Bank/QVC,
	Po Box 965018, Orlando, FL 32896-5018	
14996041	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:51:57	Synchrony Bank/Walmart,
	Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060	
14996040	+E-mail/PDF: gecsedirecoverycorp.com Mar 30 2019 02:50:58	Synchrony Bank/Walmart,
	Po Box 965024, Orlando, FL 32896-5024	

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	RoundPoint Mortgage Servicing Corporation
14996018	Daughter
cr*	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
	Pittsburgh, PA 15233-1828
14995988*	+Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14995987*	+Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14995984*	+Amex, P.O. Box 981537, El Paso, TX 79998-1537
14995985*	+Amex, P.O. Box 981537, El Paso, TX 79998-1537
14995992*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
	(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14995993*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
	(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14995995*	+Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14995996*	+Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14996003*	+Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14996004*	+Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14996000*	+Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
14996001*	+Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
14996015*	+Comenitycapital/bosco, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14996013*	+Comenitycapital/bosco, Po Box 182120, Columbus, OH 43218-2120

TOTALS: 2, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jhel  
Form ID: 149

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Total Noticed: 57

Date Rcvd: Mar 29, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Lauren M. Lamb on behalf of Joint Debtor Janet E. Owad-Skrajny  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Lauren M. Lamb on behalf of Debtor Frank R. Skrajny  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7